

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO

IN RE:

CASE NO. 17-60018

BRIAN EVANS KNEPP
NICOLE JEAN BELOPOTOSKY

CHAPTER 7

Debtors

JUDGE RUSS KENDIG

BRIAN EVANS KNEPP
NICOLE JEAN BELOPOTOSKY
PO Box 116
Massillon, OH 44648

ADVERSARY NO. 17-06009

Plaintiffs

vs

NAVIENT
PO Box 9500
Wilkes Barre, PA 18773

AMENDED ADVERSARY COMPLAINT

and

NATIONAL COLLEGIATE STUDENT LOAN TR
7595 Montevidec Rd
Jessup, MD 20794

and

FEDERAL LOAN SERVICING
PO Box 60610
Harrisburg, PA 17106

and

UNITED STATES ATTORNEY
Carl B. Stokes US Courthouse
801 West Superior Ave, Suite 400
Cleveland, OH 44113

and

ATTORNEY GENERAL OF THE UNITED STATES
Main Justice Building
10th & Constitution Ave NW
Washington, DC 20530

and

UNITED STATES OF AMERICA
Education Department
Office of General Counsel
400 Maryland Ave SW, Rm 6E353
Washington, DC 20202

and

UNITED STATES OF AMERICA
Education Department
Students Channel - Collections
50 U.N. Plaza Room 224
San Francisco, CA 94102

Defendants

1. This Court has subject matter jurisdiction over the within adversary proceeding pursuant to Title 28, U.S. Code, Sections 1334 and 157, and General Order No. 84 entered in this District on July 16, 1984.

2. This is a core proceeding pursuant to Title 28, U.S. Code, Section 157.

3. Plaintiffs are the Debtors in the within case, which case was filed on January 6, 2017. Joinder of the parties is proper because the facts upon which each party's case depends are identical.

4. Defendants Navient, National Collegiate Student Loan Tr, and Federal Loan Servicing were, on the date of the filing of the Petition, holders of student loans as follows for Brian Knapp:

a. Federal Loan Servicing in the amount of \$22,794.55.00

b. Federal Loan Servicing in the amount of \$21,750.44.00

For Nicole Belopotosky:

- a. National Collegiate Student Loan Tr. in the amount of \$43,296.91
- b. Navient in the amount of \$16,487.25
- c. Navient in the amount of \$3,241.84

5. Joinder of Defendants is proper in this case as the legal issue regarding the dischargeability of student loans requires the same factual and legal determinations for all Defendants.

6. Failure to discharge these student loans will cause an undue hardship upon the Debtors and/or their dependents.

WHEREFORE, Debtors request that this Court determine that the above described student loans are dischargeable under 11 U.S. Code Section 523(a)(8).

/S/ Edwin H. Breyfogle
Edwin H. Breyfogle
Ohio Reg. No. 0000822
Attorney for Plaintiffs
108 Third St NE
Massillon, OH 44646
(330) 837-9735